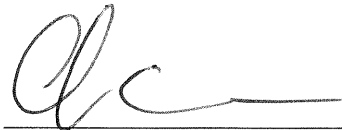


UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

<p>JOAN CHARLES, Plaintiff,</p> <p>v.</p> <p>OCWEN FEDERAL BANK FSB, OCWEN FINANCIAL CORPORATION, MASSACHUSETTS PROPERTY INSURANCE UNDERWRITERS ASSOCIATION, and ONE CALL INSURANCE AGENCY, INCORPORATED, Defendants.</p>	<p>CIVIL ACTION NO. 04-11625-RWZ</p>
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NOTICE OF APPEARANCE

Pursuant to Fed. R. Civ. P. 5(a) and LR, D. Mass. 5.1(a)(1) and 83.5.2, please enter my appearance as counsel for the defendants/plaintiffs-in-cross-claim, Ocwen Federal Bank, FSB and Ocwen Financial Corporation, in the above-captioned action.



Christopher J. DeCosta (BBO#657527)
Michienzie & Sawin LLC
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Boston, MA 02116-2636
(617) 227-5660

DATED: September 15, 2006

CERTIFICATE OF SERVICE

I, Christopher J. DeCosta, hereby certify that a true copy of the above document was served upon the attorney of record for each other party by U.S. mail, first class, postage pre-paid on September 15, 2006.



Christopher J. DeCosta